

SUBSTITUTION OF TRUSTEE

WHEREAS, on April 6, 2005, Tristan Gutierrez, an Unmarried Person, executed a certain deed of trust to E. Dale Jamieson, Trustee for the benefit of Wilmington Finance, a division of AIG Federal Savings Bank, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2197 at Page 259, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 3, Oak Grove Subdivision, situated in Section 9, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 88, Page 25, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, The Bank of New York Trust Company, National Association, as Successor in Interest to JPMorgan Chase Bank, National Association, as Trustee for the MLMI SURF Trust Series 2005-BC3, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, The Bank of New York Trust Company, National Association, as Successor in Interest to JPMorgan Chase Bank, National Association, as Trustee for the MLMI SURF Trust Series 2005-BC3, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

Shapiro

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 28 day of October, 2008.

The Bank of New York Trust Company, National Association, as Successor in Interest to JPMorgan Chase Bank, National Association, as Trustee for the MLMI SURF Trust Series 2005-BC3, by Wilshire Credit Corporation its Attorney in Fact

By: 


Its: Bethany Hood - Authorized Agent

STATE OF Minnesota
COUNTY OF Dakota

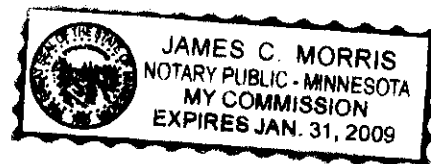
Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 28 day of October, 2008, the within named Bethany Hood who acknowledged that (s)he is Authorized Agent of Wilshire Credit Corporation, Attorney in Fact for The Bank of New York Trust Company, National Association, as Successor in Interest to JPMorgan Chase Bank, National Association, as Trustee for the MLMI SURF Trust Series 2005-BC3, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

My commission expires:


Notary Public

Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive
Suite B
Jackson, MS 39216
(601)981-9299
S&M# 08-100424



Index: Lot 3, Oak Grove S/D., Sec. 9, T-2-S, R-6-W, Olive Branch, DeSoto Co/MS